

Information to identify the case:

Debtor 1	Mark C Richards	Social Security number or ITIN xxx-xx-3413
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-12621-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mark C Richards

5/17/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mark C Richards
Debtor

Case No. 19-12621-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db +Mark C Richards, 28 Narberth Road, Southampton, NJ 08088-1305
cr Kings Grant Open Space Association, Marlton, NJ 08053
cr Oak Hollow Condominium Association, c/o Target Property Management,
2215 Old Marlton Pike East, Suite A, Marlton, NJ 08053
518016663 +Denise Betham, 6 Sheffield Drive, Marlton, NJ 08053-4205
518016664 +Kings Grant Open Space Association, 50 Landings Drive, Marlton, NJ 08053-2832
518016666 Oak Hollow Condominium Association, 2215 Old Marlton Pike East, Marlton, NJ 08053
518016667 +Oak Hollow Condominium Association, c/o Shivers, Gosnay & Greatrex, LLC, Cherry Hill Plaza,
1415 Rt 70 East, Suite 309, Cherry Hill, NJ 08034-2210
518016669 Specialized Loan Services, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM May 18 2019 03:28:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov May 17 2019 23:56:41 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 17 2019 23:56:38 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518016660 +EDI: PHINAMERI.COM May 18 2019 03:28:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
Po Box 183853, Arlington, TX 76096-3853
518016662 +E-mail/Text: clientrep@capitalcollects.com May 17 2019 23:57:44 CCS, Attn: Bankruptcy,
Po Box 150, West Berlin, NJ 08091-0150
518016661 +EDI: CAPITALONE.COM May 18 2019 03:28:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
518016665 +EDI: CCS.COM May 18 2019 03:28:00 Liberty Mutual, c/o Credit Collection Services,
725 Canton Street, Norwood, MA 02062-2679
518016668 +EDI: PRA.COM May 18 2019 03:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41021,
Norfolk, VA 23541-1021
518016670 EDI: NEXTTEL.COM May 18 2019 03:28:00 Sprint, PO Box 105243, Atlanta, GA 30348-5243
518016671 +EDI: RMSC.COM May 18 2019 03:28:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
518016672 +EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Bank, Po Box 10335,
Des Moines, IA 50306-0335
518016673 +EDI: WFFC.COM May 18 2019 03:28:00 Wells Fargo Home Mortgage, Attn: Bankruptcy,
Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2019 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Mark C Richards andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Brian Thomas on behalf of Trustee Brian Thomas brian@briantomaslaw.com,
bthomas@ecf.axosfs.com
Brian Thomas brian@briantomaslaw.com, bthomas@ecf.axosfs.com
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
HSI Asset Securitization Corporation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series
2007-WF1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 20

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Gary J. Zangerle on behalf of Creditor Kings Grant Open Space Association
zangerle@ZangerleLaw.comcastbiz.net
George C. Greatrex, Jr. on behalf of Creditor Oak Hollow Condominium Association
ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
HSI Asset Securitization Corporation Trust 2007-WF1, Mortgage Pass-Through Certificates, Series
2007-WF1 rsolarz@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8